

## Terms and Conditions for the “Remit and Fly” Lucky Draw:

These are the terms and conditions governing “Remit and Fly” (“Promotion”) being promoted by ICICI Bank Limited, Singapore branch (“ICICI Bank”, “Promoter”). The participation in this Promotion is governed by the following terms and conditions (“Terms and Conditions”).

The words “we”, “us”, “our” and words of similar import shall refer to the Promoter.

### Definitions:

“Branch(es)” refers to the branch office of the Promoter at 6 Raffles Quay and 190 Serangoon Road.

“Customer” refers to any natural person who is a customer of the Promoter at the time of Promotion period complying with all necessary requirements as far as required.

“Draw Month” refers to calendar month during Promotion period. The Promotion Period will cover three (3) Draw Months between September 15 2014 and December 14 2014.

“Entrant(s)” refers to all residents (including a Customer) of Singapore above 18 years of age who remit money through any of the Transaction channels of the Promoter.

“Guest” refers to any person chosen by the Winner as a companion to avail the Prize.

“Online Transaction” refers to International Money Transfer in the logged in section of the Promoter's internet banking. These include successful Rate Block and Standing Instruction transactions executed during the Promotion Period.

“Prize” refers to return tickets to India and back to Singapore (round trip; from Singapore to India and back) for 2 persons by economy class.

“Promotion Period” refers to time period of the Promotion starting from September 15, 2014; 12:01 am and close at December 14, 2014 at 11:59 pm.

“Transaction” refers to remittances to any bank in India. The transaction should be for a minimum amount of S\$1,000 and must be successfully completed through one of the existing channels of Retail banking, namely Branch(es), Phone banking, internet banking or Kiosk. Transactions will include only cases where there is a conversion from SGD to INR. The Promotion is not applicable for remittances where there is either no foreign exchange conversion. USD/INR conversions will also be excluded from the promotion.

“Vendor” refers to partner airlines with whom the Promoter has an arrangement for the purpose of this Promotion.

“Winner” refers to a person whose name is picked out by a lucky draw among all Entrant(s).

### HOW TO ENTER:

1. By participating in this Promotion, Entrant(s) agrees to be bound by the Terms and Conditions

(which may be amended or varied at any time by us with a 30 days notice) and by our decisions, which are final and binding in all matters relating to the Promotion. Any changes in the Terms and Conditions shall be posted in the revised terms and conditions on the [www.icicibank.com.sg](http://www.icicibank.com.sg) ("Website").

2. To participate in the Promotion, Entrant(s) needs to make a successful Transaction during any of the Draw Months. This can be done via the following modes:
  - a. By visiting our Branch(es) at 6 Raffles Quay or 190 Serangoon Road
  - b. By calling us at 8001012553 (toll free from any Singapore landline) or
  - c. Doing a remittance Online through [www.icicibank.com.sg](http://www.icicibank.com.sg) or
  - d. Using the Remittance Kiosk

Transaction charges as applicable for the various remittance channels shall apply. Please visit our Website for further details on terms and conditions pertaining to Personal Banking, Remittances, Channels and the Data Protection Policy.

3. The Transactions can be done only through the Promoter. All the above mentioned modes can be used by the Customers of Promoter to make the Transaction, however Entrant(s) other than a Customer of Promoter may make the Transaction through the Branch(es) only.

### ELIGIBILITY:

1.
  - a. Promotion is valid for an individual successful remittance to India by an eligible Entrant(s)
  - b. Promotion only valid for Singapore residents aged eighteen (18) years and above.
2. The following are not eligible to participate in this Promotion: employees of the Promoter, its respective subsidiaries and associated companies

### CALCULATION OF WINNING CHANCES:

1. Winning chances will be assigned as per amount based slabs. Each S\$10,000 (subject to min single Transaction of S\$1,000) will earn the Entrant 1 chance. For illustration purposes only:

Remittance Amount (S\$)	No. of chances
1,000 – 10,000	1
10,001 – 20,000	2
20,001 – 30,000	3
100,001 – 110,000	11

2. Allocation of winning chances will be calculated for cumulative remittance amount per calendar day during the Promotion Period. For illustration purposes only:

- a. If the Entrant does one Transaction of S\$5,000 and another of S\$4,000 on the same day, cumulative remittance amount will be S\$9,000 and the Entrant will still get only 1 chance and not 2 chances
  - b. If the Entrant does one Transaction of S\$5,000 on one calendar day and another of S\$4,000 on the next calendar day, then these will be considered as two Transactions and the Entrant will get 2 chances
3. Calculation will be done on a monthly basis and the count will be reset at the start of the new calendar month.
  4. There is no cap on the maximum winning chances that an Entrant can win during a Draw Month

### LUCKY DRAW:

1. The draw will be done on a monthly basis for Transactions completed during the Draw Month:

Draw Dates	Transactions Period
Draw Month 1: Nov 7, 2014	Sep 15, 2014 12.01 am – Oct 14, 2014 11.59 pm
Draw Month 2: Dec 5, 2014	Oct 15, 2014 12.01 am – Nov 14, 2014 11.59 pm
Draw Month 3: January 2, 2015	Nov 15, 2014 12.01 am – Dec 14, 2014 11.59 pm

2. On completion of the Draw Month, the count of winning chances will be reset for all Entrant(s)
3. Eligible entries shall be all entries received during the Promotion Period in accordance with these Terms & Conditions.
4. Following the end of the Draw Month, a random draw shall take place to select a Winner from amongst all the eligible Promotion entries received during the Draw Month for which the draw is being conducted.
5. The draw will be conducted at 3 pm on the above mentioned dates at the Raffles Quay branch, 6 Raffles Quay, #01-02, Singapore 048580 or at such other time or venue as may be determined by the Promoter.
6. The Promoter shall endeavor to notify each Winner by email/telephone (where available) and Prize details shall be provided at the Branch(es)/follow in the mail within three (3) business days from the date of draw.
7. In order to receive the Prize, the Winner shall be required to sign a declaration and release form within the specified deadline which, amongst other things, shall release the Promoter its respective subsidiaries and associated companies, agents (including advertising and Promotion agencies) and their respective directors, officers, employees and assigns, from all liability relating to the Promotion and his/her acceptance and/or use of the Prize and confirming his/her compliance with these Terms and Conditions.

8. If the Winner cannot be contacted after two (2) attempts within seven (7) business days of the draw date, or fail to deliver the declaration and release form within the specified deadline as required, he/she shall forfeit the Prize and an alternate Winner shall be selected.
9. Details of the Winner will be made available on the banks' Website

**PRIZE:**

1. The Prize shall be given only to the Winner of this Promotion and can be availed by the Winner and the Guest.
2. For joint account holders, if one of the joint account holder makes the Transaction and in the instance he/she is declared as the Winner, the holder of the joint account making the Transaction shall be entitled to the Prize, and shall have the discretion to choose his/her Guest to avail the Prize.
3. For any changes in flight/travel dates/timing Winner shall contact the Vendor as mentioned in the redemption letter/voucher at least 15 days in advance. If an, alternative flight cannot be arranged, an alternative Winner shall be selected by draw of lots. Once the detail of the Guest has been provided by the Winner the same shall stand final and shall not be open to any change.
4. The Promoter shall not bear any cost for any additional travel/stay etc for any Winner or their Guest. Extra expenditure including ground transportation to and from the departing and arrival airports, additional ground transportation, all other transfers, meals and beverages, gratuities, applicable taxes, hotel services (if any), travel and medical insurance, excess baggage, additional spending money, personal expenses, souvenirs, upgrades, incidentals and expenses are the sole responsibility of the Winner. Winner shall not be entitled to any allowance other than the Prize.
5. In the event the tickets have already been issued, the Promoter shall not be responsible for any cancellation, delay and suspension or rescheduling of events with regard to the Prize, on account of any reason, whatsoever beyond its control.
6. The Winner must ensure that all their travel insurance and travel papers, including a valid passport and visa, are in good order and are valid prior to and for the duration of the trip. Travel arrangements for the Winner shall be made by the Winner. Once travel arrangements are finalized by the Winner the same shall not be open to any changes except at the Vendor's sole discretion.
7. Tickets shall be issued by Vendor on producing the Winner's letter/voucher sent on behalf of the Promoter.
8. The Winner tickets are non refundable, non-transferable and non changeable.
9. The 2-way return tickets are valid only from Singapore to main direct destinations like Delhi, Mumbai and Chennai in India. The actual destinations depend on the Vendor's flight and are subject to change. In case of any further connecting flights, the Winner will need to cover those

costs. The Winner and the Guest must travel on the same flight.

10. Tickets are valid as per details that will be provided in the redemption letter/voucher. Tickets should be redeemed within the validity period mentioned on the letter/voucher and cannot be extended. Vendor's blackout periods may apply.
11. The Promoter does not represent anything about or endorse the quality of the services provided by the Vendor. The services will be subject to the terms and conditions of the Vendor. Any dispute relating to the services provided by the Vendor will be a matter between the Winner and the Vendor and the Promoter will not be a party to it. The Promoter will not be liable for any deficiency in service(s) provided by the Vendor. The Winner hereby represents and undertake that they will not bring any proceeding and will not make the Promoter party to any proceeding which they may bring against the Vendor in relation to the services provided by the Vendor.
12. The Promoter reserves the right to substitute the Prize with a prize of equal value at its sole discretion.

## **GENERAL:**

1. It is expressly clarified herein that this Promotion may only be clubbed with any other Remittances promotion running simultaneously during the same Promotion Period. There may be other promotions for products and/or services apart from remittances running simultaneously. No other promotion can be combined with this Promotion, except as aforementioned. The Promoter shall not take any responsibility in case of lack of knowledge/information of the Entrant(s) about other promotions running simultaneously and which can be clubbed together with the Promotion. Entrant(s) should ensure that they have adequate knowledge of the promotion(s) running simultaneously and the Terms and Conditions governing them.
2. By entering the Promotion, Entrant(s) agree to abide by these Terms and Conditions, which are final and binding on all Entrant(s) with respect to all aspects of the Promotion.
3. No correspondence shall be entered with any other Entrant(s) except with the selected Winner.
4. The Prize must be accepted as awarded and is non-transferable or convertible to cash or other substitutes, except at the sole discretion of the Promoter.
5. By entering this lucky draw, Entrant(s) release and hold harmless the Promoter, its parents, subsidiaries, affiliates, directors, officers, employees and agents from any and all liability and any injuries, loss or damage of any kind arising from or in connection with this Promotion to the extent permitted by law.
6. These Terms and Conditions shall be governed by and construed in accordance with Singapore law and any dispute arising out of or in connection with this Promotion shall be subject to the exclusive jurisdiction of Singapore courts.

7. The Terms and Conditions of this Promotion shall be in addition to and not in substitution/derogation to the terms and conditions governing remittances as offered by ICICI Bank limited, Singapore branch as set out on our Website. In case of inconsistency between the terms and conditions governing remittances and the Terms and Conditions of this Promotion, latter shall prevail.
8. This Promotion is not available for money transfers to India made with Money2India.com, a service operated by ICICI Bank Limited, India.

### **Use of data for marketing/promotion activities**

1. In the event the Entrant(s) is declared to be a Winner, he/she agrees and hereby provides consent to the use of their personal data including name, address, photograph and/or other likeness at publicity events, if required by the Promoter and/or the Vendor, without any additional obligation or cost for the same. However, the Winner cannot publish any photographs without the permission of the Promoter in any form whatsoever in relation to this Promotion. This is in addition and not in any way derogatory to the provisions relating to the use and disclosure of information (including personal data of individuals) contained in the terms and conditions applicable on Entrants for the remittance services and/or the terms and conditions applicable on the Customer of the Promoter and the Promoter's Data Protection Policy on the Website.